

May 2017

The Best Of Times

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VICKIE T. RECH,
*Client Care Coordinator
and Certified Medicaid Planner™*

Vickie Rech is the Client Care Coordinator in the estate planning practice of Weems, Schimpf, Haines, Landry, Shemwell & Moore, APLC assisting clients with their long-term care planning, including qualification for Veterans Benefits and long-term care Medicaid. Mrs. Rech has achieved the designation of Certified Medicaid Planner™ through the Wealth Preservation Institute. To become a CMP™, a candidate must meet certain educational and experience requirements, successfully pass the certification exam, and agree to abide by the highest ethical/professional conduct. Mrs. Rech is the only CMP™ in Louisiana.

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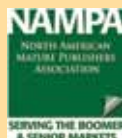
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May 6: Private Duty Home Care

Guests: Keith Carter and Michael
Corbin, with Always Best Care
Senior Services

May 13: Caregiving Guidelines and Strategies

Guest: Gary Barg, founder and edi-
tor-in-chief of *Today's Caregiver*

May 20: Steps for Effective Estate Planning

Guests: Joe Gilsoul and Lee
Aronson, elder law attorneys
with Gilsoul & Associates

May 27: Social Security Benefits Update

Guest: Shelley S. Christy, District
Manager with the Social Security
Administration

June 3: Caddo Parish Senior Programs

Guest: Janice McGraw with the
Caddo Parish Sheriff's Office

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We Have a Winner!!

Congratulations to *Dot Miller* of Shreveport. She is the winner of the Easter Egg Search and Win Contest we held in our April issue.





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of stroke and services at the WK Stroke
Center, visit WKHS.com

Stat! Medical News & Info



Music Therapy Reduces Pain in Spine Surgery Patients

Music therapy has been found to decrease pain in patients recovering from spine surgery, compared to a control group of patients who received standard postoperative care alone. The study, published in *The American Journal of Orthopedics*, included a team of researchers from The Louis Armstrong Center for Music and Medicine and the Mount Sinai Department of Orthopaedics. About 70 percent of people in the United States experience at least one episode of back pain in their lifetime, and more than 5 million are temporarily or permanently disabled by spinal disorders.

Daily Diet Soda Consumption Tied to Increased Risk of Stroke & Dementia

According to a new study from Boston's University School of Medicine, just one diet drink a day can triple the risk of a deadly ischemic stroke compared to non-drinkers, with researchers also finding the beverages have a "worrying association" with dementia. The study, which was published in *Stroke*, the journal of the American Heart Association, looked at ten years' worth of data from more than 4,300 people.

After adjustments for age, sex, education (for analysis of dementia), calorific intake, diet quality, physical activity and smoking, higher recent and higher cumulative intake of artificially sweetened soft drinks were associated with an increased risk of ischaemic stroke, all-cause dementia and Alzheimer's disease dementia.





Can Virtual Reality Help Prevent Falls?

Every year, falls lead to hospitalization or death for hundreds of thousands of elderly Americans. Standard clinical techniques generally cannot diagnose balance impairments before they lead to falls. But researchers from the University of North Carolina at Chapel Hill and North Carolina State University have found evidence that virtual reality (VR) could be a big help – not only for detecting balance impairments early, but perhaps also for reversing those impairments and preventing falls. In a study published in *Nature Scientific Reports*, a research team used a novel VR system to create the visual illusion of a loss of balance as study participants walked on a treadmill. By perturbing their sense of balance and recording their movements, the team was able to determine how the participants' muscles responded. In principle, a similar setup could be used to diagnose balance impairments, or even to train people to improve their balance while walking.

Exercise ... It Does a Body Good

It's well known that regular physical activity has health benefits, including weight control, strengthening the heart, bones and muscles and reducing the risk of certain diseases. Recently, researchers at University of California San Diego School of Medicine found how just one 20-minute session of moderate exercise can also act as an anti-inflammatory. The findings have encouraging implications for chronic diseases like arthritis, fibromyalgia and for more pervasive conditions, such as obesity. The study was published online in *Brain, Behavior and Immunity*.



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Our Featured **5** Memorial Day QUOTES

HONORING OUR
NATION'S HEROES

1

“I only regret that I have *but one*
life to lose for my country.”

– Nathan Hale

2

“Only the dead *have seen the*
end of the war.” – Plato

3

A *hero* is someone who
has given his or her life to
something bigger than oneself.

– Joseph Campbell

4

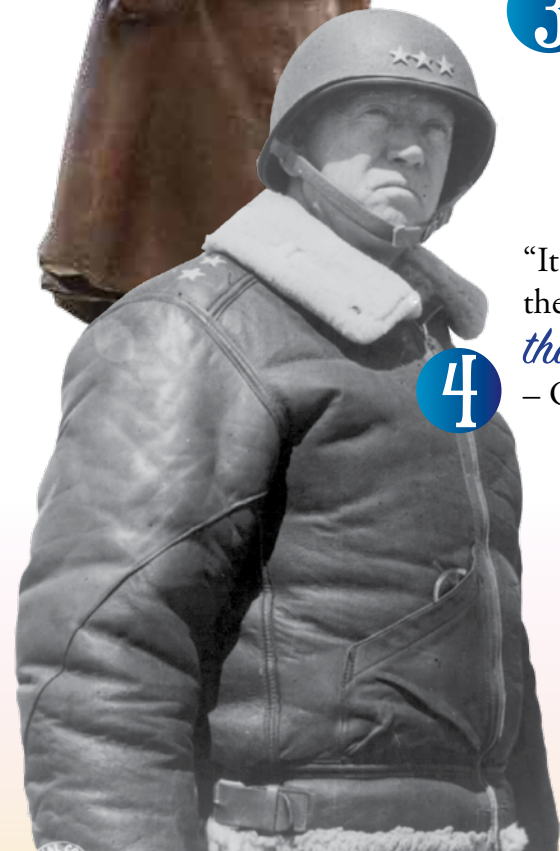
“It is foolish and wrong to mourn
the men who died. Rather we should
thank God such men lived.”

– George S. Patton

5

“And I’m proud to be an American,
where at least I know I’m free. And
I won’t forget *the men who died,*
who gave that right to me.”

– Country singer Lee Greenwood



(Tear out and post this friendly reminder)

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- Avoid leaving a spouse financially devastated!
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- How could **changing Medicaid rules and Expanded Medicaid** affect you?
- Do you know how a spouse can receive up to \$2,980 per month of the income of their spouse in a nursing home and have their care paid for even while owning substantial assets?
- Do you understand **Gifting Rules, Look-Back Periods**, how Medicaid treats common “**tax loopholes**” and ignores **pre-nuptial agreements**? Find out!
- Could an Irrevocable Trust become your worst enemy? Learn the pitfalls and traps!
- Do you know why it may be a bad idea to put **kids names on your accounts**?
- Do you know how preserving assets can better assure a patient's quality of care and quality of life?
- Is a loved one already in a nursing home or receiving care? Find out why it may not be too late to save their estate!



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Shreveport

Then & Now

These photographs, a blending of vintage and current photos of a particular location, are the result of twin brothers Mike and Mark Mangham's fascination with Shreveport history. Vintage photos are courtesy of LSU Shreveport Library. If you have comments to share about these photos, please email Tina at editor.calligas@gmail.com.

Photos blended and used with permission by Mike and Mark Mangham of Twin Blends Photography. For more photos visit www.facebook.com/twinblendsphotography/.



The first drive-in theater in the United States opened in Camden, New Jersey in 1933. The drive-in's peak popularity came in the late 1950s and early 1960s with some 4,000 drive-ins spread across the United States.

The Don Drive-In Theater (top left) was located on Texas Street at Airline Drive in Bossier City in the area where Pierre Bossier Mall now stands. It opened on November 24, 1950 and closed in 1978 due to damage from a tornado. At the time of its closing it was owned by Gulf States Theaters.



The Sunset Drive-In Theatre (bottom left) was located at the corner of Mansfield Road and 70th Street in Shreveport where Southgate Shopping Center is now located. It opened July 20, 1951 and closed in 1973.

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Snapshot SLEUTH

**Do you recognize any of the people
in these photographs?**

The Best of Times has partnered with the library at LSU Shreveport to identify individuals in photos from their collections. If you know any of the people in these photos or if you have any memory or comments about the images, please email Tina at editor.calligas@gmail.com or Laura at laura.mcmore@lsus.edu.



1

- 1 - Memorial Day at Greenwood Cemetery, 1959
- 2 - Memorial Day at Greenwood Cemetery, 1952
- 3 & 4 - May Day festivities at Werner Park Elementary School, May 1947
- 5 - Airline High School Graduation, 1968

Photos from the Shreveport Times Collection



5



4



2



3




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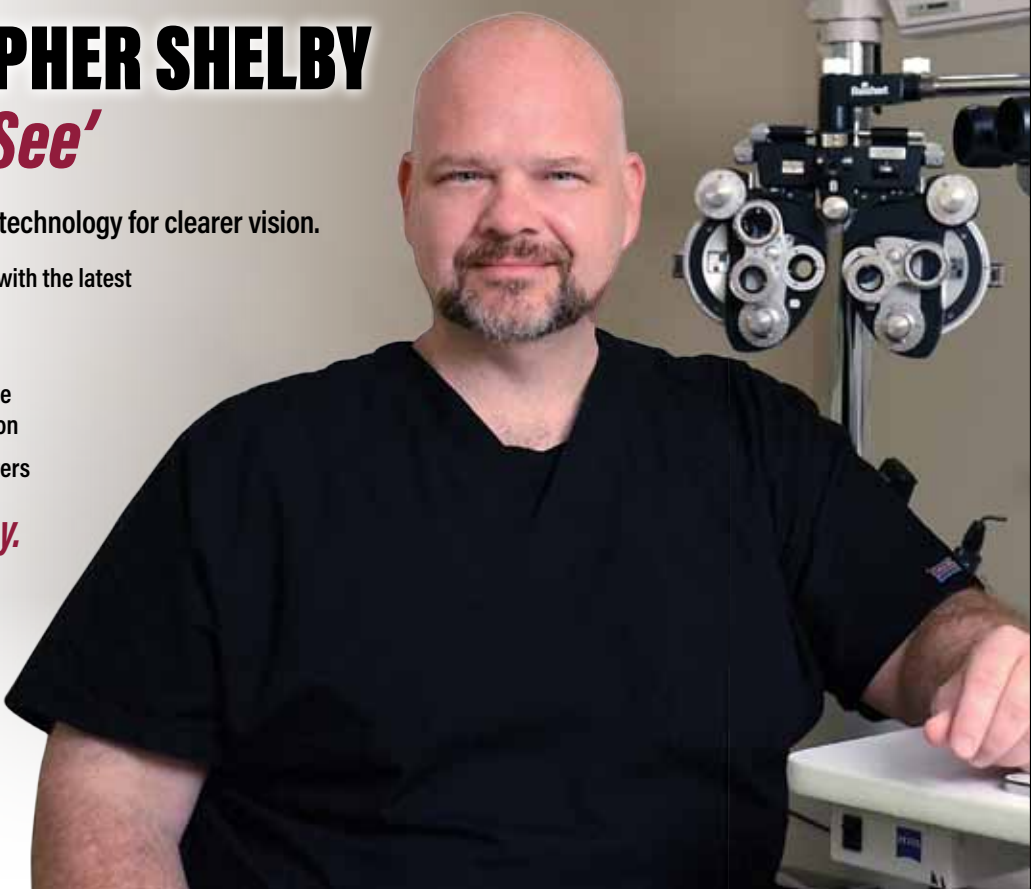
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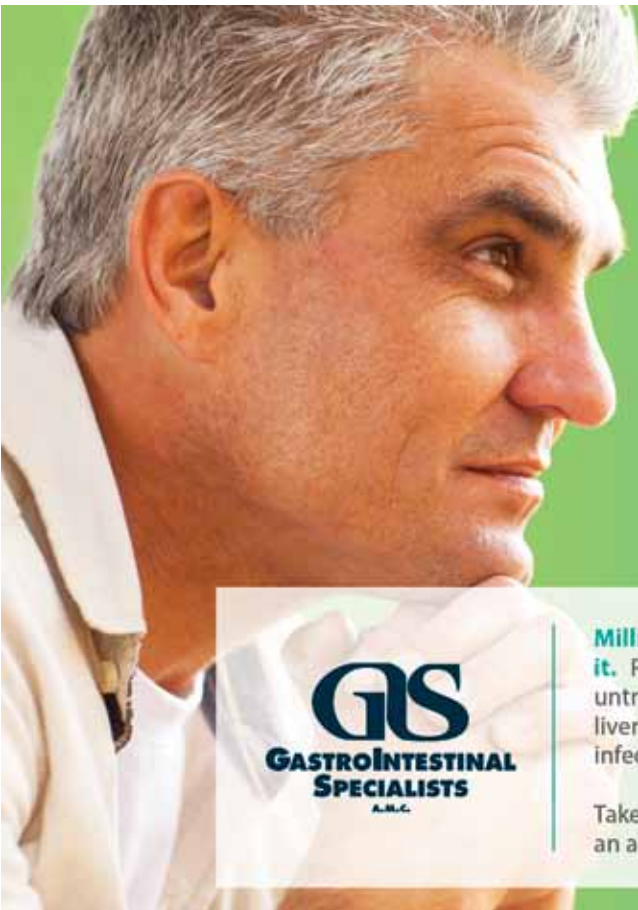
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Tips for JOB SEEKING Seniors

A Sampling of Free Training, Advice and Education to Help Snag Your Next Job

by Kathleen Ward

Middleclass seniors, who look forward to working until they choose a retirement date, are hit hard when they are laid off, fired or their companies close or relocate.

“We often overlook the amount of grief that we experience from a loss or even change of a job,” said Greg Guerin, a licensed professional counselor with a private practice in Bossier City who frequently advises seniors who have lost their jobs or want to change careers.

“Work is a very social activity, and because it’s built in, we take it for granted. This is a tough one for most people because we allow our job titles to define us to such a large degree. It can be very disorienting.”

While seniors made up just 3.4% of U.S. jobseekers in February 2017, according to the Bureau of Labor Statistics of the U.S. Department

of Labor (DOL), for many it has been years or even decades since they looked for a job and they may need help to navigate the increasingly sophisticated job market.

Mary Truesdale was fearful when she had to return to the workforce after 15 years of retirement. Her previous experience in customer service, hospitality and accounting had left Truesdale with an impressive range of useful skills and experience, but technology had drastically changed.

“I had hoped to find a part-time administrative assistant position where I could use what I knew but, unfortunately for me, I forgot that computers did not stop

progressing because I stopped work,” said Truesdale. Networking helped Truesdale focus and plan her re-entry into the workforce.

“I just started asking seniors that I knew where I could find a job and eventually I was led to Project Ayuda,” said Truesdale. Project Ayuda, a national

Take the time to keep abreast of technology. Take a class to learn the software programs that you may not be familiar with.

DOL program, currently offers on-the-job training to 85 Shreveport and Bossier City seniors over 55.

“Revisit that list of contacts you have. If there is someone you’ve been meaning to have coffee with but haven’t been able to make it happen, follow up. Networking is about cultivating relationships not just a list of friends on Facebook or LinkedIn,” said Guerin. “People hire people. Companies don’t hire.”

“The bottom line is employment,” said Frankie Henderson, Project Ayuda’s coordinator. The DOL subsidizes their salaries, and the workers build a solid work history and marketable skills. The program is popular with both seniors and employers and there is currently a waiting list that is tapped when jobs open up.

After working at Bossier Council on Aging, the Department of Motor Vehicles and The Coordinating & Development Corporation (CDC), Truesdale acquired skills that allowed her to move up from an assistant in the computer room at the Bossier Career Solutions Center of the CDC, “then on to administrative assistant to the STEP (Strategies To Empower People) Case Manager and now I am the STEP Case Manager,” said Truesdale.

“Mature workers come with good experience and soft skills, (but) we find that many employers perceive them as having a lack of technology aptitude,” said Nada Percival, Director of the CDC’s Workforce Development Board #70. “A simple way to help counteract this perception is to set up a LinkedIn account and include it on your resume. Take the time to

keep abreast of technology. Take a class to learn the software programs that you may not be familiar with.”

The Shreveport library has offered free computer classes each month for the past 17 years, said Jenifer French, the Information Services Department Head and Assistant Manager of the Broadmoor location.

“Last year, Shreve Memorial Library offered approximately 752 public computer classes with 2,432 individuals attending ... so there are many opportunities to find a class

that will fit your schedule” at one of the libraries 21 branches, said French.

“The library also offers one-on-one assistance to job seekers who come into the library to fill out applications, and we also offer formal computer classes that teach these skills, such as Basic Email and Creating Resumes,” said French. “We also have an online Career Center through Learning Express that can be accessed from our website.”

The American Job Centers provide phones, free internet and help with resume building. Counseling and skills testing help workers move toward jobs available in a broader range of demand fields. The centers also help with referrals to community resources such as SNAP, Medicaid, available child care and other financial support. There are 11 centers in Northwest Louisiana, including locations in Shreveport and Bossier City.

“If you are struggling to find a job,” said Percival, “I would suggest visiting one of our local Business and Career Solution

The library offers one-on-one assistance to job seekers who come into the library to fill out job applications...

Online Resources

Business and Career Solution Center
www.lawworks.net/ServiceLocator.asp

Louisiana Works
www.louisianaworks.net/hire

Senior Community Employment Programs
www.anppm.org

Louisiana Workforce Commission
www.laworks.net

Louisiana Secretary of State
<https://geauxbiz.sos.la.gov/>

My Next Move
www.MyNextMove.org

Coordinating & Development Corporation
www.cdconline.org

Project Ayuda
www.anppm.org

American Job Center
www.careeronestop.org/site/american-job-center.aspx

Shreve Memorial Library
www.shreve-lib.org/



Centers for assistance. You can find a location near you by going to www.laworks.net/ServiceLocator.asp. Any of these offices can help you see what jobs are available in your area and work with you to develop or tweak your resume to get an employer's attention."

Another resource Percival recommends is www.louisianaworks.net/hire/vosnet/Default.aspx to search for local jobs. "If you set up an account (it's free). You have the option of setting up a resume online that is available to employers and set up alerts to notify you when jobs are posted, as well as many other resources," said Percival. "Senior Community Employment Programs (SCEP) serves the 55+ low-income community. Information about this can be found at www.anppm.org. The Louisiana Workforce Commission website is www.laworks.net. This site has lots of information about employment."

Another option for some older workers is to make that hobby or special interest into a start-up business. Help is available there as well.

"Louisiana Secretary of State also has a good website that gives some information about starting a business in Louisiana <https://geauxbiz.sos.la.gov/>," said Percival.

"Mature workers tend to stay in their positions longer than the younger generations who average about two years in any position. Many times we find that mature workers had built a career and planned to stay in that position, but when things change they feel defeated. It is important to embrace the career change as a chance to try something new," said Percival.

"Considering that jobs do not last for long in this era, it's helpful to consider that every job trains you for the next one," said Guerin. "Look into the continuing education programs at the local colleges. They have links for face-to-face and online training that could help you bolster skills. Consider getting a certificate or degree if you're interested and there's a demand for the skill. A good resource is www.MyNextMove.org to explore your interests and what's available."

"We need to remember that we are multidimensional beings, that we have relationships with more than just our job. Rather than thinking that something has happened to us (we got fired), cultivate the idea that an old chapter has closed and a new chapter is opening and it's your job to write it," said Guerin.

For information about The Coordinating & Development Corporation, visit www.cdconline.org; Project Ayuda, go to <http://www.anppm.org/>; and find a local American Job Center at www.careeronestop.org/site/american-job-center.aspx. Explore training and educational options at Shreve Memorial Library by visiting www.shreve-lib.org/. •

Tips for Job Hunting

- 1 Check out Project Ayuda, a national program offering on-the-job training for seniors over 55 in Shreveport-Bossier.
- 2 Network with people you know. People connect more easily to other people!
- 3 Show your technology aptitude. Create a LinkedIn Profile and include it on your resume.
- 4 Take a class to learn more about computer software programs.
- 5 Visit the library to take a computer class and get assistance with job seeking.
- 6 Connect with The American Job Center to get help with resume building and community resources.
- 7 Visit a local Business and Career Solution Center.
- 8 Search for local jobs online. (See online resources list to the left).
- 9 Start up a new business based on a favorite hobby.
- 10 Look into continuing education programs at local colleges.



Think **FAST**

Can You Recognize a Stroke?

by Beth Springer, RN, BSN
Stroke Coordinator, Willis-Knighton Pierremont

Imagine one day you are getting dressed and suddenly you cannot lift your arm to button your shirt...or you find that you cannot get your mouth to form the words you want to say. What would you do?

From this moment, your life is changed. You start to ask questions: What will happen to me? Will I regain function? What about my family? Will I be dependent on others for the rest of my life? Maybe this is nothing? Should I go to the hospital?

It may seem hard to believe, but the majority of people having a stroke do not show up in time for emergency treatment. That's right. They recognize there's a problem but wait to see if it will get better before coming to the Emergency Department.

The number one excuse the Emergency Department hears is: "I thought I would go to bed and see if I felt better in the morning."

That's a **HUGE** mistake. Why? By then, the damage is done.

What is a stroke?

A stroke occurs when blood flow and oxygen to the brain is hampered, causing brain cells to die. When that happens, a person's movement, speech and thought process can be affected. If not treated, the results can be permanent.

How serious is a stroke?

Stroke is the leading cause of disability in the United States. It can be life-altering to both the stroke patient and family, especially if ignored for too long. Stroke usually is sudden, unpredictable, and can be devastating because it is life-threatening.

How are strokes identified?

In order to quickly recognize a stroke, think FAST.

F – Facial droop. Have the victim smile. Do both sides of the face move evenly? Or does one side not move?

A – Arm drift. Instruct victim to hold both arms up for 10 seconds. Does one arm start to fall? Or does one arm not lift at all?

S – Speech difficulty. Ask the victim to repeat a sentence. Example: "You can't teach an old dog new tricks." Is their speech slurred or incomprehensible?

T – Time. If any of these problems are present, do not hesitate. Call 911 and get the patient to a full-service hospital emergency room immediately. Remember, time is brain. Try to find out when the symptoms started, which will help determine treatment options.

What action should be taken if a stroke is suspected?

Because time is brain, call 9-1-1 to get immediate attention and transport to a hospital. Do not drive yourself or call someone to drive you. The EMTs are trained to get you to the nearest facility quickly. The faster you get treatment, the better your chance of recovery.

Two local hospitals are accredited as Advanced Primary Care Stroke Centers, WK Pierremont Health Center and University Health. Primary Stroke Centers focus on stroke care and have advanced training as well as systemic data review to ensure quality care.

Willis-Knighton has made a commitment to stroke care with consistent protocols in its emergency rooms, and they have established a stroke unit for specialized care at WK Pierremont Health Center. To my knowledge, the unit at WK Pierremont is the only dedicated stroke unit in our community.

How are strokes treated?

Early recognition and early treatment saves lives and livelihood. By taking immediate action, emergency physicians and specialists in the treatment of stroke can offer medications

and interventions. The window of opportunity for the most effective treatment of stroke is four-and-a-half hours. Once a stroke has occurred, specialized care and therapy can be offered. If all of this is handled quickly and by experts trained in the field of neurology, the outcomes are best. The goal is to help patients recover fully and return to a normal life.

By taking immediate action, emergency physicians and specialists in the treatment of stroke can offer medications and interventions.

What puts a person at risk for stroke?

Common controllable risk factors are high blood pressure, high cholesterol, smoking, sedentary lifestyle, obesity, atrial fibrillation (irregular heartbeat), and diabetes. A person who has previously had a stroke or who

has a family history of stroke, has a higher risk.

Are strokes preventable?

Yes, most strokes are preventable. The risk of stroke is decreased by controlling risk factors listed above, taking medications prescribed by your physician, exercising, and avoiding use of tobacco/nicotine. Ask your physician about screening for stroke including blood work, ultrasound of the carotid arteries, and echocardiogram. A routine of healthy foods, exercise, and restful sleep will decrease your chance of having a stroke. •



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Considerations for People Looking at Retirement

Just recently, I celebrated a birthday. Two years ago, my wife started joking about the fact that I received my AARP Card in the mail. As you get older and celebrate more birthdays, you start to think a little more about what happens when you retire. In the next few years, many people will be turning 62 or older. In thinking of reaching this age one day, I thought of some things that future retirees may want to consider.

First, future retirees might want to check with their companies, especially if they work for large corporations, as these corporations may have early retirement options. Some of the early retirement options offer great incentives and some even offer tax saving advantages to protect some of the package from immediate taxation. By looking at early retirement, a person can determine if they would be better off staying with the company they have worked for a lifetime or if they would be better off leaving the company and supplementing their income with other sources.

Second, future retirees should consider different Medicare supplements. No one knows what health care will look like next year, but we do know that Medicare will still be here in some form. Supplements will be needed to close the gap that Medicare does not pay. There is no time like the present to start looking



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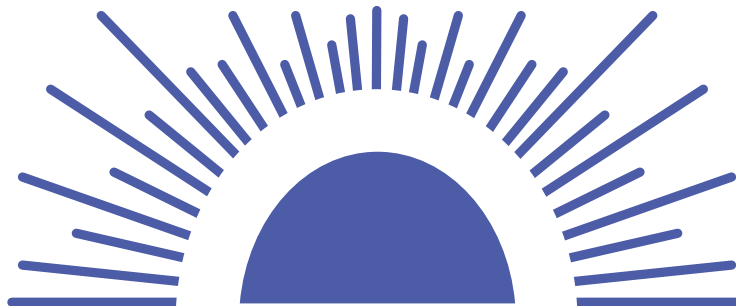
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at insurance options to supplement your Medicare health benefits. When looking at these options, you also need to consider what prescription plans you might need. By looking at insurance and drug benefit options today, you have time to compare and hopefully obtain what you will need in the future as far as health care coverage is concerned.

Third, you will need to consider what will happen to your money and to whom it will go. A good financial plan always includes a will, power of attorney, and living will. Other things to consider in this financial plan is pre-planning your funeral and paying for the costs of the funeral, marker, vault, and burial space. By paying for these items today, you avoid the costs of inflation tomorrow.

Fourth, if you need insurance, now is the time to buy. The later you wait to buy life insurance, the more it will cost in the future. You need to make an assessment regarding your financial needs at the time of your death and if you determine you need insurance, you should talk to an agent.

Fifth, you should check into long-term care insurance. Long-term care insurance can provide you with flexibility regarding where you will stay when you can no longer care for yourself. As with life insurance, the sooner you buy long-term care insurance, the more you save in premiums.

Finally, if you are turning 62 this year, it is not a bad idea to contact the Social Security Office to see what retirement benefit you would be entitled to when you decide to retire. By checking this benefit, you can make sure that you have been given credit for all the quarters that you worked. If there is a dispute, you will have an opportunity to correct any errors prior to the time that you retire. Additionally, this will give you an opportunity to calculate whether it would be better to delay your retirement so that you can receive a higher benefit.

This list of things to consider is not all inclusive. You are the best person to prepare for your future. By taking time and preparing for your retirement and future, you can enjoy many wonderful years in the autumn of life.



Judge Jeff Cox is judge for the Louisiana Circuit Court of Appeal for the Second Circuit.



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02

Feel Younger — The lack of energy we call "aging" is often just a CoQ10 deficit. Your body naturally produces CoQ10 throughout your life, but production drops as you get older. When people start taking CoQ10, they often feel 10 years younger.

03

Coq10 Is A Powerful Antioxidant — It cleans up the destructive free radicals that are by-products of the energy production process.

04

On A Statin Medication? — If you're on a statin medication, you **MUST** take CoQ10. Not only do statins stop cholesterol production, but they also hinder your body's production of CoQ10. That's why many people end up with muscle aches and weakness while taking statins.

05

What Brand To Choose
Not every CoQ10 supplement works. The form of CoQ10 you take affects how well it is absorbed into your body. We like Boudreaux's brand CoQ-10 Pre-Emulsified Liposomal (PEL) Delivery System. Evidence has shown that pre-emulsified CoQ-10 delivery forms show increased absorption over powdered forms.



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Don't Let Depression Sneak Up On You

Depression is a serious health issue, yet often its warning signs are ignored. Not acknowledging the symptoms of depression not only means the person's day-to-day life is being affected in many negative ways, but it can also have a significant impact on physical health issues, including cancer and diabetes.

Today, we know that depression is a mental health condition with clear symptoms. We also know that it's a condition that can be treated. Most importantly, when left untreated it can often worsen, affect most aspects of a person's life, and may even become life-threatening.

While each of us will feel a bit down and sad at various times, there is

often a cause for such sadness, and these feelings are usually short-lived.

Clinical depression, on the other hand, is much more serious and longer lasting. There may not be a clear situation or event that

brought it on. And depression tends to be long lasting. The general rule is that when someone is suffering from two or more of the symptoms of depression, and these symptoms persist for two weeks or more, it's a sign of a problem that needs professional treatment.

And what are the signs of depression? They include a variety of symptoms:

- changes in sleep or eating patterns;
- strong feelings of sadness, guilt, hopelessness, or worthlessness;
- loss of interest or pleasure in hobbies, favorite sports, time with loved ones, and sex;
- trouble concentrating or making decisions;
- a general lack of energy for no real reason;
- frequent negative thoughts, such as "I'm no good," "I can't



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It's estimated that in any given year more than 15 million Americans suffer from depression, yet far too few seek early treatment. Many people are ashamed to admit they are having a mental health problem, however, they would not hesitate to see a health professional if they were in severe physical pain.

Depression can also make someone withdrawn, tired and simply unable to admit there's a problem and to seek professional help. But it's important to do so, and critical for family and friends to offer encouragement, not criticism, about seeking help. Talking to your doctor or a professional counselor is a first step in understanding and treating this all too common mental health issue.

Counseling Corner" is provided by the American Counseling Association. Comments and questions to ACAcorner@counseling.org or visit the ACA website at www.counseling.org.

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HGTV and the Law

My mom loves HGTV. For those of you who live in a cave, or at least an undecorated cave, HGTV stands for Home and Garden Television. My mom tells me that a lot of the HGTV shows follow a very strict formula: someone buys a house; they get started remodeling and encounter an unexpected disaster; and then they finish the remodel and it is beautiful and everyone is happy. Now most of these shows are filmed in places like Canada and California and Texas, but if they were filmed in Louisiana, it would make a big difference. That's because Louisiana has a special law that is meant to protect homebuyers.

Here's how it works: Let's say that I buy a house and I decide that I want to remodel the kitchen right away. So I get a sledge hammer and start knocking the cabinets off the walls, only to discover mold. As demolition continues, I find the cause of all the mold: a leaky water pipe hidden inside one of the walls.

I call in a plumber and he tells me it is going to cost \$700 to fix the pipe. I also call in some mold experts and they tell me that this mold has been growing for years and years and it's going to cost \$2,000 for mold remediation. Am I out \$2,700?

Not in Louisiana. That's because we have a law that says if I buy a house with a hidden defect that existed at the time of the sale, then the seller is responsible for the costs of the repairs. In my case, the seller will have to give me the \$2,700, even if he didn't know about the leak or the mold!

But this law does not apply in every situation.



For the law to apply, the defect must be hidden. In my case, the mold was hidden behind the cabinets and the pipe was hidden behind the walls. But if there was mold all over the front of the cabinets or on the insides of the cabinets, then the defect would not be hidden.

In addition to being hidden, the defect must also exist at the time of the sale. If I buy a house and the air conditioning is working just fine, but breaks a month or two after I move in, then I'm out of luck.

Now my mom does tell me that they do have one of these shows that is filmed in Louisiana. She says that in the Louisiana show, people buy a house, move it on a truck to a vacant lot, fix up the house and then sell the house. Flippers who actually move houses. I had never heard of such a thing.

Apparently, it's not all that unheard of. In the 1980's in Alexandria, a couple bought a house and moved it onto a lot that they owned. They fixed the house up, and I use that term loosely, and sold it to the Barr family (not their real name.) After the Barr family moved in, the house started having all kinds of problems. The plumbing backed up.

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Doors would not close. The roof began to leak. The walls and floors warped. The ceiling cracked. The screens fell out of the windows.

The Barrs got sick and tired of dealing with all of these problems and decided that they wanted out of the deal. They wanted to give the house back to the flippers and get all of their money back. Can they?

Usually, the seller is only responsible for repairing hidden defects that existed at the time of the sale. But if the seller knew about the hidden defect and kept his mouth shut, then the buyer can get all of his money back. So how could the Barrs prove that the seller knew about all of the problems with the house? They didn't have to. That's because Louisiana law says that "manufacturers" are presumed to know of any and all hidden defects that existed at the time of the sale. According to the Judge in the Barr case, even though the sellers didn't build or manufacturer the home, "they bought the house, moved it, installed it onto a vacant lot, and caused extensive renovations to be done." And that was close enough to being a manufacturer for the Judge to let the Barrs out of the deal and get all of their money back.

Lee Aronson is an attorney in Shreveport, Louisiana, with Gilsoul & Associates, LLC. His practice areas include estate planning and elder law.



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How Working in Retirement Can Affect Your Social Security Benefits

*Dear Savvy Senior,
I'm considering retiring later this year and starting my Social Security benefits, but would also like to work part time. Will this affect my benefits, and if so, how much?
-Ready to Retire*

Dear Ready,
You can collect Social Security retirement benefits and work at the same time, but depending on how old you are and how much you earn, some or all of your benefits could be temporarily withheld. Here's what you should know.

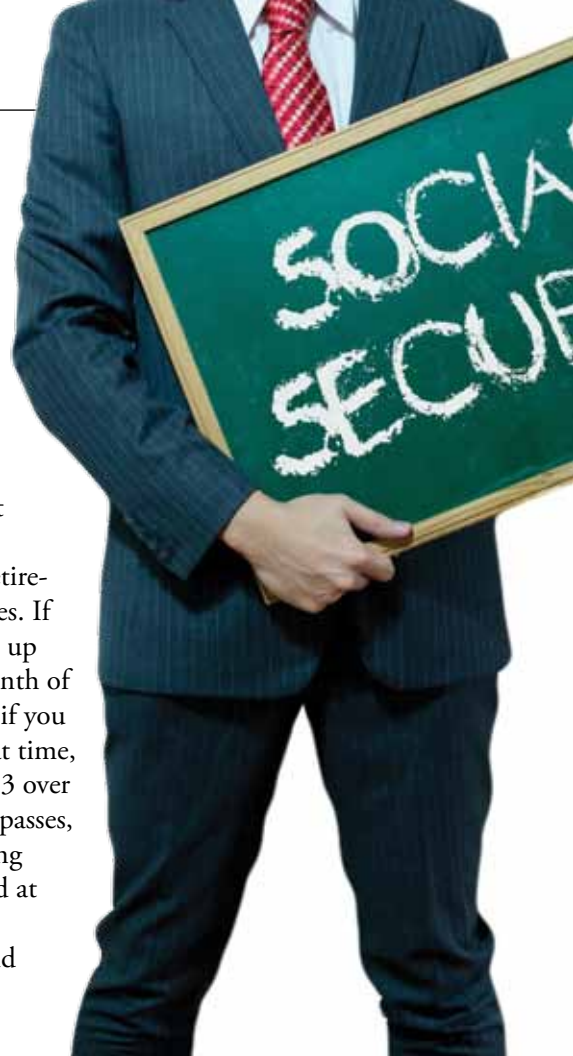
WORKING RULES

Social Security says that if you're under your full retirement age – which is 66 if you were born between 1943 and 1954, or 66 and 2 months if you were born in 1955 – and are collecting benefits, then

you can earn up to \$16,920 in 2017 without jeopardizing any of your Social Security if you don't reach your full retirement age this year. But if you earn more than the \$16,920 limit, you'll lose \$1 in benefits for every \$2 over that amount.

In the year you reach your full retirement age, a less stringent rule applies. If that happens in 2017, you can earn up to \$44,880 from January to the month of your birthday with no penalty. But if you earn more than \$44,880 during that time, you'll lose \$1 in benefits for every \$3 over that limit. And once your birthday passes, you can earn any amount by working without your benefits being reduced at all.

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As a First Sergeant in the U.S. Army and Army Reserves, Joe Vance Smith was responsible for making sure that everyone in his company was taken care of—what those in the military often refer to as the three Bs (beans, bullets and bandages). After multiple tours of combat duty during the Vietnam War, Operation Desert Storm, the Joint Endeavor Bosnia Conflict and the Iraqi War, 1SG Smith retired unscathed after 28 years.

Ironically, Joe nearly became a fatality as a civilian, not as a soldier. While using a tractor-powered auger to dig post holes on his farm, a bolt wrapped his pant leg around the shaft, tearing his foot off at the ankle. After undergoing three surgeries and spending weeks in the VA hospital plus months in rehabilitation, he was able to be fit with a custom prosthesis by one of Snell's practitioners.

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Image by Neil Johnson Photography





income limits, but pensions, annuities, investment earnings, interest, capital gains and government or military retirement benefits do not. To figure out how much your specific earnings will affect your benefits, see the Social Security Retirement Earnings Test Calculator at SSA.gov/OACT/COLA/RTeffect.html.

It's also important to know that if you do lose some or all of your Social Security benefits because of the earning limits, they aren't lost forever. When you reach full retirement age, your benefits will be recalculated to a higher amount to make up for what was withheld. For details and examples of how this is calculated, see SSA.gov/planners/retire/whileworking2.html.

For more information on how working can affect your Social Security benefits see SSA.gov/planners/retire/whileworking.html, or call the Social Security at 410-965-2039 and ask to receive a free copy of publication number 05-10069, "How Work Affects Your Benefits."

TAX FACTOR

In addition to the Social Security rules, you need to factor in Uncle Sam too. Because working increases your income, it might make your Social Security benefits taxable.

Here's how it works. If the sum of your adjusted gross income, nontaxable interest, and half of your Social Security benefits is between \$25,000 and \$34,000 for individuals (\$32,000 and \$44,000 for couples), you have to pay tax on up to 50 percent of your benefits. Above \$34,000 (\$44,000 for couples), you could pay on up to 85 percent, which is the highest portion of Social Security that is taxable. About a third of all people who get Social Security have to pay income taxes on their benefits.

For information, call the IRS at 800-829-3676 and ask them to mail you a free copy of publication 915 "Social Security and Equivalent Railroad Retirement Benefits," or you can see it online at IRS.gov/pub/irs-pdf/p915.pdf.

In addition to the federal government, 13 states – Colorado, Connecticut, Kansas, Minnesota, Missouri, Montana, Nebraska, New Mexico, North Dakota, Rhode Island, Utah, Vermont and West Virginia – tax Social Security benefits to some extent too. If you live in one of these states, you'll need to check with your state tax agency for details.

Send your senior questions to: *Savvy Senior*, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.



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DIY Hair Treatments for Frizzy, Dry and Dull Hair

I've lived in the bitter cold of Queens, New York and Somerset Massachusetts until I was 11 years old, then hot and humid Ocala and Gainesville, Florida for 35 more years, and recently the past 6 years in the dry climate of Denver, Colorado. My hair's seen a lot, yet it's still thick and healthy so I'll share my DIY tips with you today. There's actually a much longer version of this article at my website.

Confession: I'm a little too attached to my bottle of "It's a 10 Miracle" and a flat iron straightener. Now, here are some tips:

DRY OR FRIZZY HAIR

Avocado

Use half of a ripe, buttery avocado. For best results, blend it in a blender or mash it really well, so it is super creamy and smooth (trust me, you don't want to be picking out chunks of avocado from your hair). Natural fat in avocado will help smooth your hair strands and make them

shine. You can thin this out with a little water. Shampoo it out.

Olive oil

The fats in olive oil can really luxe-up your locks, have you ever given olive oil to a dog to soften up his fur? Well, it works for you too! Use about one-quarter of a cup of it on its own or mixed with other ingredients for a beautiful sheen. It's so softening that this tip will make people want to scratch behind your ears (kidding!). Shampoo it out.

OILY OR FLAT HAIR

Apple Cider Vinegar

Ok, it doesn't smell great, but apple cider vinegar clears away excess oil and may help dandruff. Put two tablespoons in a spray bottle with 4 ounces of water, and spray onto your hair until damp. Shampoo (and/or condition) your hair like normal.



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Corn Starch

This fine white powder is a DIY dry shampoo. Sprinkle a tablespoon or two onto your hair for 10 minutes; then brush it out. The cornstarch will absorb excess oil and give you that instant shampooed look. This is nice if you're tired, have had recent surgery, or you're disabled. You can buy commercial brands of "dry shampoo" but they sometimes contain weird chemicals.

BALANCED NORMAL HAIR

Eggs

I prefer my eggs scrambled or as 'egg salad' to be honest, but if you can get past the 'ick' factor, the rich, fatty egg yolks moisturize and lend natural protein to your hair. Apply one or two lightly beaten eggs to your hair. You can also try just the yolks or just whites if you want to experiment, then shampoo as normal.

Beer

Yes, beer! You want to let it sit out in an open glass for an hour or so to eliminate the bubbles so it doesn't foam all over the place. Hide it so your hubby doesn't walk by and have himself a Bud. I don't have to worry about that because my husband hates beer (so do I actually) but the protein in beer adds structure to your hair, meaning it's a DIY hair volumizer.

This information is not intended to treat, cure, or diagnose your condition. Always consult your physician for all medical matters. Visit www.SuzyCohen.com. ©2017 Suzy Cohen, R.Ph.

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What Does Retirement Look Like If You Haven't Saved?



The picture of retirement that many of us have is a post-work period filled with travel and plenty of relaxation. It's a time when you can finally take up a new hobby, sink into the pile of books and enjoy more time with family and friends.

The reality is that many haven't been able to save enough money to enjoy this idealized retirement. What might their retirement look like?

You may be working for longer than you expected. Many people undergo a period of "phased retirement" and either reduce their hours or start a new part-time job after retiring from a full-time schedule. Even those who don't have a financial need may find that they value the activity and connections work brings to their lives. Without savings, continuing to work might not be a choice, but you can still look for fulfilling opportunities.

Continuing within the same profession part-time or taking on related consulting work could be the most financially rewarding route, if it's an option. Alternatives such as customer service positions with a retailer are popular among some retirees. There are also Internet-based jobs that allow you to work from home.

Social Security could be your sole source of income. Retirees who don't have a pension or savings and stop working may find that Social Security is their only income.

Your Social Security benefit depends on when you were born, how much you've paid into the program, when you start to take benefits and whether or not you're eligible for a government pension.

Once you start receiving benefits, you'll lock in your monthly amount, although it will adjust to account for inflation. Therefore, deciding when to start taking Social Security benefits is important, as it can impact your income for the rest of your life.

Claiming benefits once you reach your full or normal retirement age, 65 to 67 depending on when you were born, is when you'll receive 100 percent of your monthly Social Security benefit. Taking benefits early can lock in a lower rate, while waiting can increase the monthly benefit.

In 2017, if you're eligible for the maximum benefit and start claiming at 62, you'll receive about \$2,153 per month.

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If you waited until you were 70 this year, you'll receive about \$3,538 per month.

You can use the SSA's Retirement Age Calculator to see how taking Social Security early, or waiting, can affect your benefit.

You might have to downsize and make lifestyle changes. Moving to an area that has a significantly lower cost of living could mean the difference between living with financial challenges and having a comfortable retirement. Some people look for less expensive areas close to family members or even an expat community in a different country.

If you decide to stay in the same area, a smaller home can lower your property taxes and maintenance costs. You can also take any profits from the sale of a larger home and pay off debts or build an investment portfolio.

Housing aside, there are many ways to downsize your lifestyle, such as selling a vehicle, shopping at secondhand stores and cutting back on monthly entertainment expenses.

One helpful part of aging is you'll be eligible for all sorts of new discounts and benefits. Look online for lists of stores or organizations that offer senior discounts. You can use the National Council on Aging BenefitsCheckUp to see which benefits you might be eligible for based on your ZIP code and personal information.

Bottom line: Many aging Americans don't have enough savings to fund their lifestyle through retirement. Deciding when to take Social Security benefits and where to live are two of the most pressing questions on the horizon. No matter what you choose, you may need to supplement your income with part-time work and look for ways to significantly lower your cost of living to enjoy retirement.

Nathaniel Sillin directs Visa's financial education programs. To follow Practical Money Skills on Twitter: www.twitter.com/PracticalMoney.



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Situated in the South Platte River Valley, Denver is an outdoor city filled with urban adventures. The Mile High City is known for its world-class cultural attractions and thriving craft breweries, all within easy reach of the Rocky Mountains. Residents are noted for their sunny dispositions—to match the area’s 300 days of sunshine—and can-do attitudes.

Easy Access & Walkability

Getting to Denver is easy, thanks to the efficient Denver International Airport. From there, it’s a short, affordable glide on the airport train to the heart of downtown. But it’s also a trip back in time where visitors arrive at Denver Union Station, an opulent and fully restored 1914 Beaux-Arts train station, home to swanky bars, restaurants and a hotel. In wintertime, skiers and snowboarders can take the Winter Park Express train from the station to the mountains for a unique ski in, ski out experience.

Vibrant Neighborhoods

If you really want to discover Denver, delve into its diverse neighborhoods. Uptown has a long stretch of cafés, bistros and pubs with outdoor patios near the city’s largest greenspace, City Park. The Art District on Santa Fe is a haven for art lovers with more than 60 art galleries and colorful murals, highlighting the neighborhood’s Hispanic roots.

The Highlands neighborhood is a great destination for visitors

with its Victorian-era homes and buildings; lush gardens and parks; hip independently owned shops; art galleries; and restaurants. The River North Art District (RiNo) is “where art is made,” riding a wave of industrial revival with art galleries, brewpubs and restaurants. And in Five Points, the music of jazz legends



Top: Skyline from City-Park (Photo Credit: VISIT-DENVER)

Middle: The Source (Photo Credit: Adam Larkey)



Denver Art Museum

transcends local clubs. Now it's a fusion of old and new with coffeehouses, craft breweries, museums and beloved barbecue institutions.

Renowned Arts & Culture

Denver has a burgeoning art scene that is receiving international attention.

The spectacular Denver Art Museum (DAM) in the Golden Triangle neighborhood was designed by world-renowned architect Daniel Libeskind. DAM is filled with amazing pieces, from classics by Monet, Picasso and Matisse to more modern works by Warhol and O'Keeffe. The museum contains more than 55,000 works from around the world, including intriguing pieces from Africa and pre-Columbian America. DAM is also home to a vast collection of American Western art, including the works of Frederic Remington.

Denver's latest art institution, the Clyfford Still Museum, opened in November 2011. Born in 1904, Still was a leading figure in the development of abstract expressionism. The museum houses nearly 2,400 of Still's paintings, drawings and prints, representing most of his lifetime output.

And in Lower Downtown (LoDo), the Museum of Contemporary Art Denver (MCA)—designed by another renowned architect, David Adjaye—houses a constantly refreshed set of exhibits. No two visits to MCA Denver are the same.

Beer, Wine and Spirits

Denver is known for something other than its altitude: beer. With more than 200 craft beers brewed in Denver daily, let the Denver Beer Trail be your guide into a world of pale ales, one-off firkins and daring ingredients, created by a community of passionate artisans.

Tivoli is Colorado's oldest, most historic brewery. It originally opened in 1859 and supplied beer to the gold rush pioneers. Wynkoop Brewing, meanwhile, is a Denver institution, known for innovative brewers who will put just about anything in their beer, including Rocky Mountain oysters, gummy bears and green chilies.

While we're on the subject of drinking, don't miss Balistreri Vineyards, a family-owned winery dedicated to completely natural wines, or Infinite Monkey Theorem, an urban winery that has turned heads by doing the unthinkable, canning its wines! Colorado is also home to more than 16 distilleries making whiskey, rum, brandy, gin and vodka.

Explore Nature

With Denver's year-round sunny skies, it's hard to stay indoors. City Park is a great place to take a walk and also features one of the most popular zoos in the nation.

The Denver Zoo has about 4,000 animals, representing more than 750 species. The zoo's new Amur tiger habitat, The Edge, brings guests closer than ever to these magnificent felines. Catwalks and bridges spanning just over visitors' heads demonstrate the cats' playfulness and allow them to get exercise. The exhibit also features large pools and is set on the



Red Rocks Park Amphitheater

edge of a pine forest, hence the name, to simulate the animals' natural habitat in Russia. The Toyota Elephant Passage, meanwhile, will give you an up-close-and-personal experience with massive Asian elephants.

Just adjacent to the zoo is the Denver Museum of Nature & Science, a spectacular museum that explores fossils and dinosaurs, the mysteries of space at Gates Planetarium, Egyptian mummies, larger-than life films at the Phipps IMAX 3D Theater and a slew of interactive exhibits.

Denver Botanic Gardens, meanwhile, is a 24-acre oasis in the city. Its incredible array of plants, flowers and trees encompass diverse landscapes, from the tropics to high mountains. It's the perfect place to take a stroll.

Western History

For the history buff, Denver has plenty of fascinating museums and landmarks.

The History Colorado Center features exhibits and programs that tell the stories of Colorado and engage visitors in the past, present and future of the Rocky Mountain West. Enjoy interactive exhibits like a virtual ride in a real Model T, test your skills on a ski-jump simulator or set off dynamite in an 1880s hard-rock mine.

Located in a 1930s-era former Air Force hangar, Wings Over the Rockies Air & Space Museum is heaven for the aerospace enthusiast. The museum is home to more than three-dozen historic airplanes and space vehicles, including a massive B-52 Stratofortress, a 1926 Eaglerock "longwing," and even an X-Wing fighter from the *Star Wars*TM movie fame.

"Anything on wheels" is the Forney Museum of Transportation's motto, and the museum boasts a one-of-a-kind collection of more than 500 exhibits relating to historical transportation. Highlights include "Big Boy," the world's largest steam locomotive, legendary aviator Amelia Earhart's Gold Bug Kissel and a rare 1916 Detroit Electric Opera Coupe, one of the world's first electric cars.

One of the most famous cowboys ever to put on a pair of stirrups, William F. "Buffalo Bill" Cody epitomized the Old West. The Buffalo Bill Museum & Grave in nearby Golden features exhibits on Buffalo Bill's life, the Wild West shows, Indian artifacts including Sitting Bull's bows and arrows, Western art and firearms.

Go to VISITDENVER.COM to learn more about Denver.



Marty Allen: Still Making 'Em Laugh

Known for his trademark salutation, “Hello Dere,” his bug-eyed comic stare and wild Brillo-pad hair, veteran comedian Marty Allen is still making audiences laugh.

“I get up in the morning and the only thing that doesn’t hurt is my pajamas,” joked Allen, who turned 95 in March, from his home in Las Vegas.

A veteran of six decades in the entertainment industry, in 1957 the Pittsburgh-raised comedian teamed up with handsome lounge crooner Steve Rossi who became his “straight man.” The union produced the incredibly popular comedy duo of Allen & Rossi.

Over the following decade, the pair toured the world and appeared on every TV variety show. They amicably parted in 1968, but reunited many times, as late as the 1990s.

Rossi died in 2014. “He lived in Las Vegas, too, and we remained good friends,” said Allen. “I last saw him a few days before he passed away. What

can I say, we were like brothers.”

Today, Allen is partnered with a new straight man – or straight woman, to be more precise – his wife of over 30 years, Karon Kate Blackwell.

“After Steve and I split up, I worked as a single for many years and even acted,” recalled Allen. “Then I met Karon at a Los Angeles restaurant. She was working as a singer and piano player, and when I saw her perform I asked her to come on the road with me and the audiences loved her.”

Allen appeared in a half-dozen feature films, some TV movies, and guest starred on several television series. One memorable guest spot was on “The Ed Sullivan Show” in 1964 with The Beatles.

“The guys had no idea who we were, but backstage they were very friendly and likable,” recalled Allen. “I remember walking over to joke with John and saying ‘A lot of people mistake me for you!’ He thought that was hysterical, me



with my crazy hair, and almost collapsed from laughing.”

Like Marty’s wild hair, his “Hello Dere!” catchphrase – also the title of his 2014 autobiography (see www.martyallenhellodere.com) – was not planned. He blurted out the phrase in a brief rare moment of on-stage confusion when working with Rossi one evening. After the show, when audience members began repeating it, he says “I knew I had a gimmick entertainers only dream about.”

As for that hair, “It seemed every

time I cut my hair, I'd catch a cold, so I just let it go," he recalled. "It just took off and grew wild."

But it was TV game shows where Allen excelled as himself.

"I was on them all, my favorite being a semi-regular on 'Hollywood Squares' with people like Paul Lynde, Charlie Weaver, and Rose Marie," he recalled. "We were allowed to write our own jokes which we would throw in when Peter Marshall asked the questions. We didn't know the questions up front, so we really did ad lib the answers."

Allen says that throughout his career, he had a reputation of working well with others.

"I approached every job I ever had with a good temperament," he said. "I never fought with anyone and just wanted to entertain. My career and the people I've met have been a great blessing."

Nick Thomas teaches at Auburn University at Montgomery, Ala., and has written features, columns, and interviews for over 600 magazines and newspapers.



Allen & Rossi's One-Liners

Allen: My wife's a twin.

Rossi: How do you tell them apart?

Allen: Her brother's taller.

Allen: I do everything my wife tells me.

Rossi: You mean if she told you to jump off the roof of this hotel you would?

Allen: Not again.

Rossi: Is it true you have the answer to birth control?

Allen: Yes!

Rossi: What is it?

Allen: No!



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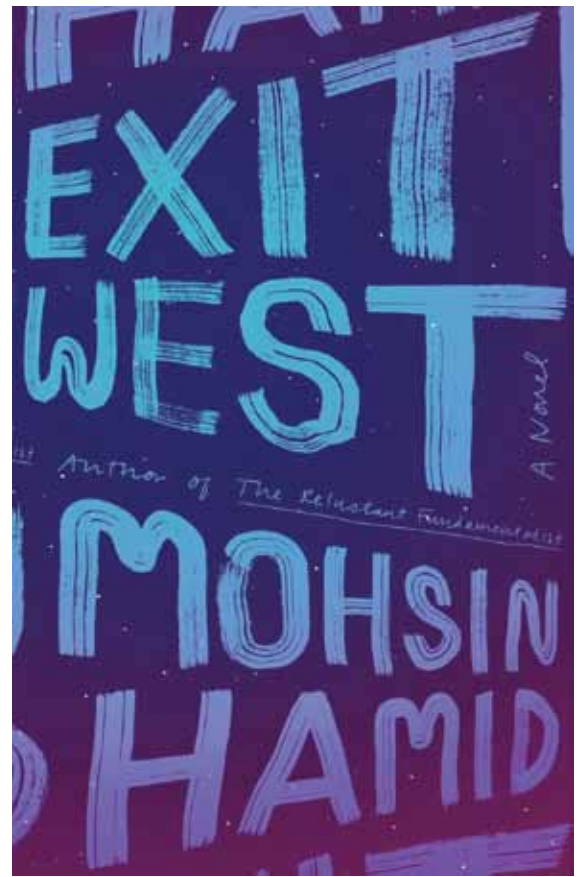
Imagine that you're going about your everyday life when you meet someone special. Communication and dates begin, despite stringent laws in your country on how men and women are allowed to be seen together in public. And then, all cell phone service is cut and your city descends into military unrest. This is how *Exit West* by Mohsin Hamid begins.

Saeed and Nadia's story is fascinating – an independent woman living alone in a country where it's dangerous for a woman to be on her own, and an intelligent, reluctant man quickly smitten with her. Their relationship unfolds in a quiet and sweet way, and then becomes completely and utterly challenged and tested when their city turns on its head. When Saeed's mother is killed and death, destruction and lack of basic supplies comes to a head, Nadia and Saeed

decide they must flee.

And while much of the beginning of this story is anchored firmly in reality, magical realism begins to creep in during their flight from their city. Rumors of doors that lead to unknown places begin to spread. Together, they decide to find one of these doors. In doing so, they realize they must leave Saeed's beloved father behind, knowing they will likely never see him again.

Even finding a door requires navigating a treacherous black market where both hope to avoid becoming victims of violence and theft. As the couple escapes through a door, they show up on an island of refugees from around the world. There is a glimpse into refugee camp life, including the constant struggle to find supplies and a place to live there. As doors start to become numerous across the globe though, the entire population shifts - no longer



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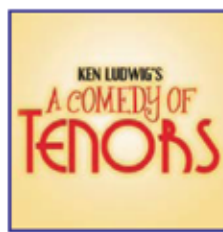
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are people contained to any one region when they can simply step through a door and escape.

One of the most captivating parts of the story happens when Nadia and Saeed find themselves in London, sharing a mansion with Nigerian refugees. London quickly becomes overrun by people who have fled their home countries, leading the city to a crisis point. Hamid uses this as a stage to show a fork in the road – one that leads to either complete destruction or somewhat peaceful coexistence.

Hamid writes, “And they had understood that the denial of coexistence would have required one party to cease to exist and the extinguishing party too would have been transformed in the process. And too many native parents would not after been able to look their children in the eye, to speak with head held high, of what their generation had done.”

Saeed and Nadia’s location hopping continues, and so too their relationship evolves. Nadia quickly discovers that

her independent spirit is fortified and strengthened by change, while Saeed seeks comfort in people from his home country and his faith. These challenges strengthen them as people, but slowly disintegrate their romance.

Interjected into the story are very short stories of others affected by the mass migration of the world – people who move, people who don’t, people who reluctantly adjust to the changes and people who enthusiastically jump into help. *Exit West* is a story of migration and growth, fear and hope and ultimately evolution of the world wrapped in a bubble of “what if.” It is written beautifully and is a story fit for our current world.

Grade: A

Jessica Rinaudo is an editor and graphic designer who has fostered a love of reading from a very young age. She lives in Shreveport with her husband and four children.



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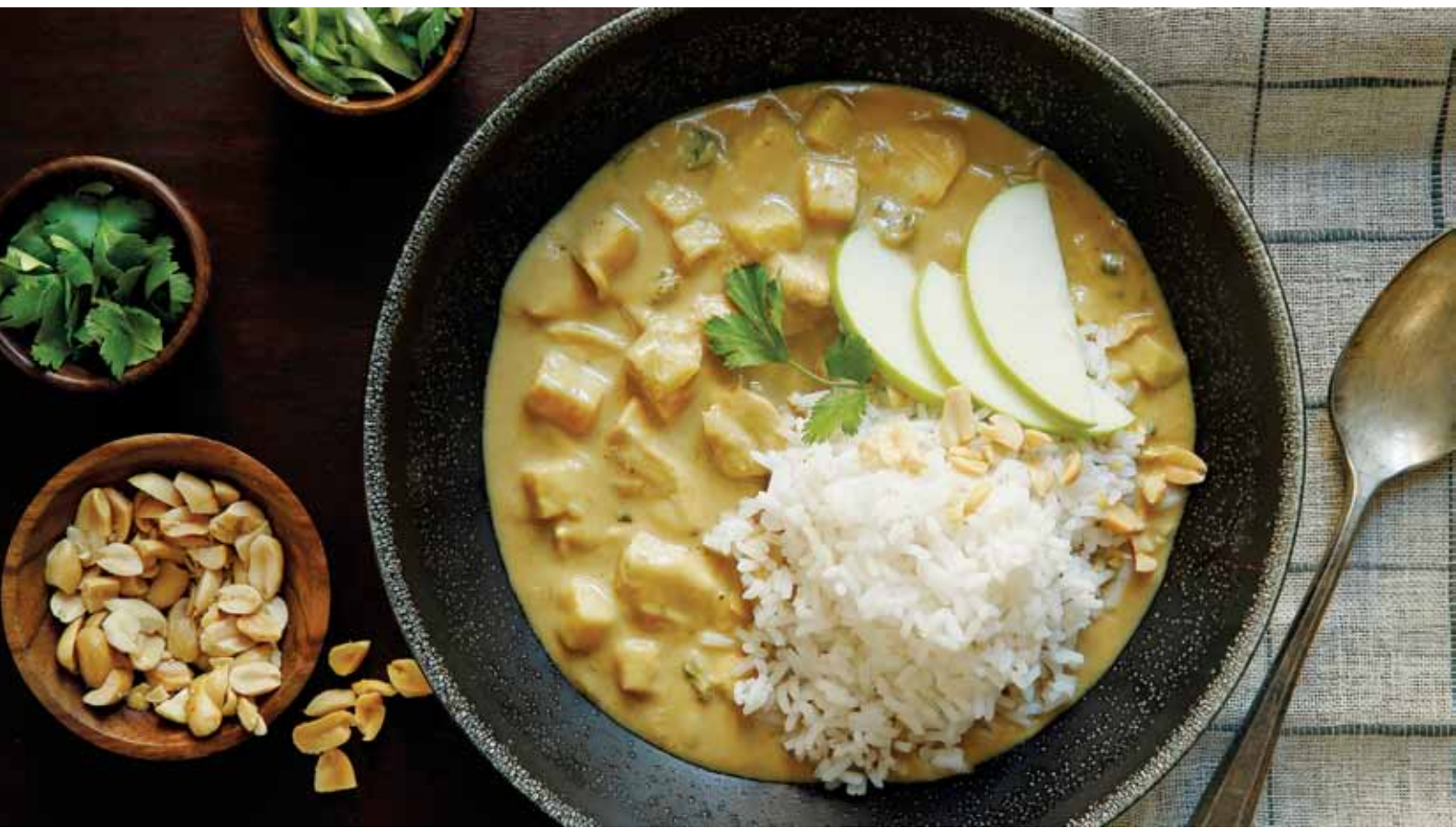
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Peanut Apple Chicken Curry

Recipe courtesy of Jess A., Berkeley, California

Serves: 4

Sauce:

- 1 tablespoon olive oil
- 2 cloves garlic, minced
- 2 teaspoons curry powder
- ¼ cup scallions, chopped
- 1 cup creamy peanut butter
- 2 teaspoons rice wine vinegar
- 1¾ cups apple juice
- 1¾ cups coconut milk
- ¼ cup brown sugar
- ¼ teaspoon cayenne pepper (optional)

Chicken:

- 2 tablespoons olive oil
- ½ small yellow onion, chopped
- 1½ pounds boneless, skinless chicken breast, cut into 1-inch strips
- 1 medium apple, peeled, cored and chopped
- salt and pepper, to taste
- cooked rice (optional)

To make sauce: In medium to large saucepan, heat oil over medium heat. Add garlic, curry powder and scallions. Saute 1 minute.

Add peanut butter, vinegar, apple juice, coconut milk, brown sugar and cayenne. Bring to simmer, reduce heat and cook over low heat, stirring frequently, about 10-15 minutes.

Meanwhile, in large skillet, heat oil. Add onion and stir fry about 2-3 minutes until onions start to become opaque.

Add chicken and apples, and stir until chicken is cooked completely. Add peanut sauce and cook until heated evenly, about 2-5 minutes. Season with salt and pepper, to taste. Serve warm over rice, if desired.



Graceland Mini Cupcakes (Serves: 36)

Recipe courtesy of Linda D., Coconut Creek, Florida

Cupcakes:

- 2 cups all-purpose flour
- 2 teaspoons baking powder
- ½ teaspoon salt
- 4 ripe bananas
- ½ cup light sour cream
- 4 tablespoons unsalted butter, at room temperature
- 2 tablespoons canola oil
- ¾ cups sugar
- 2 large eggs, at room temperature
- 1 large egg white, at room temperature
- 1 teaspoon vanilla extract

Peanut Butter Filling:

- ¼ cup creamy peanut butter

Bacon Topping:

- 4 slices bacon
- ½ cup brown sugar

Frosting:

- 8 ounces low-fat cream cheese
- ½ cup butter
- ½ cup creamy peanut butter
- 2 teaspoons vanilla extract
- ¾ cups confectioners' sugar

Heat oven to 350 F. Line cupcake tins with paper liners and lightly spray with cooking spray.

To make batter: In medium bowl, combine flour, baking powder and salt. Stir to combine and set aside.

In small bowl, mash bananas and add sour cream. Mix well and set aside.

Using electric hand mixer, beat butter, oil and sugar until incorporated, about 3-5 minutes. Add eggs, egg white and vanilla. Mix until combined. Slowly add half the dry ingredients and mix until almost incorporated. Add sour cream and banana mixture and gently fold into batter. Add rest of dry ingredients until combined. Spoon batter into lined cupcake pans. Bake 18-20 minutes and let cool.

After cooling about 30-45 minutes, use paring knife to cut small circle in middle of top of cupcakes and remove plug, creating a well about halfway down cupcake. Add peanut butter to piping bag and fill each hole. Set aside.

In medium bowl, dredge both sides of bacon slices in brown sugar. Place on foil-lined baking sheet; bake 10 minutes. Flip and bake another 6-8 minutes. Remove bacon from oven and place on plate to cool. Once cool, chop bacon and set aside.

To make frosting: In large bowl, combine cream cheese, butter, peanut butter and vanilla extract. Mix until combined. Add confectioners' sugar and mix until well-combined.

Add frosting to piping bag. Pipe a dollop of frosting onto each cupcake and sprinkle with candied bacon pieces.



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EVENTS

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Barksdale Air Force Base Air Show and Open House - May 6 & 7 at Barksdale Air Force Base, Bossier City. Gates open at 9 AM, Show is at 11 AM. **FREE** admission and parking. Featuring displays of latest as well as historical military and civilian aircraft and the U.S. Navy Blue Angels. Please visit www.barksdaleairshow.com/



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CONCERT

Ravel's Boléro - Presented by Shreveport Symphony Orchestra on Saturday, May 6 at 7:30 PM at Riverview Theatre, 600 Clyde Fant Pkwy, Shreveport. Tickets are \$19 to \$59. Call (318) 227-8863 or email tickets@shreveportsymphony.com. www.shreveportsymphony.com

2017 Author Fair - Hosted by Shreve Memorial Library. Saturday, May 6, 10 a.m. to 12 noon, at the Main Branch located at 424 Texas Street in downtown Shreveport. Author Fair will celebrate local history and feature a variety of perspectives from local authors and historians. **FREE** and open to the public. For more information and to participate in an online quiz, visit www.shreve-lib.org.

Asset Protection Seminar - Learn how to protect assets from nursing home costs and Medicaid. May 17 at 10 AM at the Broadmoor Library, 1212 Captain Shreve Drive, Shreveport. Reserve your seat by calling 869-3133 or online at www.safeplanning.net/event.

Caregiver Conference 2017 - May 25, 8:45 AM to 1:00 PM at Virginia College (located in Pierre Bossier Mall), 2950 East Texas St., Bossier City. Hosted by A Promise Kept, Virginia College, and *The Best of Times*. **FREE** admission and **FREE** parking. Featured speaker will be Gary Barg, Founder and Editor-in-Chief of *Today's Caregiver* magazine. Many exhibitors providing caregiver service and product information, educational presentations, health care screenings, entertainment, door prizes, and give-aways. (318) 402-5618.

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Estate Planning Seminars - Presented by Gilsoul & Associates. Friday, May 26, 3 to 5 PM, at The Oaks of Louisiana, 600 E Flournoy Lucas Rd, Shreveport and on Friday, June 2, 2 to 4 PM at the Broadmoor Library, 1212 Captain Shreve Drive, Shreveport. Refreshments will be served. **FREE** and open to the public. For reservations, call 524-9966. Visit www.gilsoul-law.com.

Le Tour des Jardins - Hosted by the NWLA Master Gardeners. Annual spring garden tour. featuring 7 homes in the Shreveport area on May 6 and 7. Tour hours will be 10 a.m. to 5 p.m. on May 6, and 1 p.m. to 5 p.m. on May 7. Advance tickets are \$10 and can be purchased at any Citizens National Bank, or by calling the Master Gardener office at (318) 698-0010. Tickets may also be purchased at any garden on the days of the tour for \$15. A Garden Bazaar will be held during the tour at the Pioneer Heritage Center at LSUS. Admission to the Heritage Center is free. For more info call (318) 698-0010 or www.lsuag-center.com/nwlamg.

\$400 for a 4-man team which includes green fee, cart fee, lunch, drinks, door prizes and fun! If registering as an individual at \$100, you will be paired with a team prior to play. It will be a 4-man scramble with mulligans and gimmick holes available for an extra fee. Men and women are welcome! Tournament is limited to 30 teams. Enjoy Gyros sandwiches, loukaniko (sausage), chicken souvlaki (kabobs) and spanakopita (spinach pies). And wash it down with Greek or domestic beer, soft drinks, water or Ouzo! For further info or to register a team, please contact Lisa at 318-868-0282, 318-458-3067, Lskamang@aol.com or Sophie at 318-564-8884, sophie348@aol.com.

Shreveport Farmers Market - Saturdays, June 3 - August 26 (except June 17), 7 AM to 12 PM. Under the pavilions at Festival Plaza in Downtown Shreveport at 101 Crockett St. (where Crockett St. and Commerce St. intersect.) For more information, please visit www.shreveportfarmersmarket.com.

Tickets are \$125. Call 222-7496.

MEETINGS

Ark-La-Tex Genealogical Association Meeting - Saturday, May 13 from 1 to 3 PM at the Randle T. Moore Center, 3101 Fairfield Ave (corner of Fairfield Ave and Kings Hwy), Shreveport. Guest speaker Tarah Thomas, Genealogist and Library Systems Manager, will present "Strategies for Researching Acadian - Cajun - Creole Ancestors". This program is **FREE** and open to the public. For information: Call 746-1851 or email jjohnson747@suddenlink.net.

SUPPORT GROUPS

Caregivers' Memory Loss Support Group - Support group for those caring for loved ones suffering from memory loss related illnesses. 5:30 p.m. - 6:30 p.m., on the first Thursday of every month at Harrell Library at The Glen (Access via Main Entrance on Flournoy Lucas Road). **FREE**. For info call 798-3500 or email info@theglensystem.org.

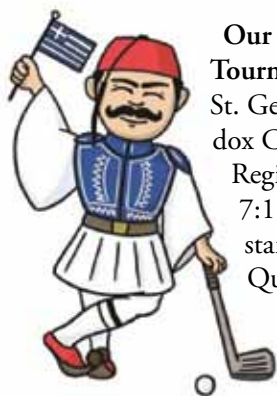
Grief Support Group - Emmanuel Baptist Church, 5850 Buncombe Road, Shreveport. Tuesdays, April 11 - July 18. 6:30 pm - 8:30 pm. For more info call Kay Asher at 318-617-4085 or kayasher@gmail.com

Weight Loss Support Group - The All Women's chapter of Take Off Pounds Sensibly (TOPS) meets every Monday at 5:30 p.m. at Fitness Lady, 1800 Old Minden Road. Contact 318-773-5923 for more information.

Our Big Fat Greek Golf Tournament - Hosted by St. George Greek Orthodox Church. June 3rd. Registration begins at 7:15 am and shotgun start is at 8:00 am at Querbes Golf Course, 3500 Beverly Place in Shreveport. Team prices are



Uptown Hoedown - To benefit the Shreveport Symphony. Saturday, May 13 at 7:30 PM. at the El Dorado Casino. An evening of classic country music, wonderful food, auctions, and dancing.



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THE MUSIC OF PAUL MCCARTNEY
FRIDAY, NOVEMBER 18, 2016

Fame The Musical
THURSDAY, DECEMBER 1, 2016

Shanghai Acrobats
FRIDAY, DECEMBER 9, 2016

Pippin
FRIDAY, JANUARY 27, 2017

42nd Street
SATURDAY, MARCH 4, 2017

The Black Jacket Symphony
MICHAEL JACKSON'S "THRILLER"
SATURDAY, MARCH 18, 2017

RODGERS & HAMMERSTEIN'S
Cinderella
SUNDAY, JUNE 11, 2017

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(318) 226-8555 or thestrandtheatre.com

The Best of Times Crossword (answers on page 44)

1	2	3	4		5	6	7	8		9	10	11	12	13	
14					15					16					
17					18					19					
20					21					22					
			23							24					
25	26	27					28	29				30	31	32	
33							34					35			
36							37					38			
39					40							41			
42					43					44					
			45							46					
47	48	49					50	51					52	53	54
55							56					57			
58							59					60			
61							62					63			

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Across

- 1 First name in jeans
- 5 Chinese nurse
- 9 Concentrated, in a way
- 14 Team members
- 15 Like candles
- 16 Town in England
- 17 Like some sandwiches
- 19 Model wood
- 20 Swab
- 21 Type of test
- 23 Saws
- 24 Express pleasure
- 25 Refines, as ore
- 28 Legal wrong
- 30 Bleed
- 33 Flick
- 34 ___ system
- 36 Persia, today

- 37 Workers
- 38 Fit of fever
- 39 Deprive of speech
- 41 Reprimand
- 42 Lt.'s inferior
- 43 Legal claim
- 44 Cheat
- 45 Wall Street order
- 46 Monocle part
- 47 Genealogies
- 52 I problem?
- 55 Amphitheater
- 56 Netherlands city
- 58 Change, as a clock
- 59 Hollywood favorite
- 60 Gawk at
- 61 Billiards shot
- 62 Kind of pool
- 63 "___ there, done that"

Down

- 1 Hang over one's head
- 2 Big show
- 3 Political second banana
- 4 Lodge
- 5 Looks for
- 6 Ceremonial staffs
- 7 Cut down
- 8 Jekyll's counterpart
- 9 Musical rhythms
- 10 Kind of motel
- 11 Lock part
- 12 Additionally
- 13 Close by
- 18 Champagne glass
- 22 Shipping weights
- 23 Static ___
- 25 Strike down
- 26 Numbskull
- 27 Olympic swimmer Janet
- 28 Link
- 29 Fairy tale villain
- 30 Hardship
- 31 Throat dangler
- 32 Down and out
- 34 Lavish affection (on)
- 35 Diplomacies
- 37 Mars or Mercury
- 40 Wail
- 41 Good judgment
- 44 Retro car
- 45 Years
- 46 Allow to be known
- 47 Cultivate
- 48 District
- 49 Military meal
- 50 H.S. math
- 51 Was a passenger
- 52 Brink
- 53 Kind of force
- 54 Foreboding
- 57 Knock off

Sudoku (Answers on page 44)

Each row, column and box must contain the numbers 1 to 9.

		1					3	6
	9		2					
				8			5	
	8				5	2		
	3		9		7			
								3
3	5					7		
		8			9	5	6	
7			4					9

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A Trip By Train (answers on page 44)

S E G D I R B Z Y H G F S Y Q Z J T
 B Q E E I C R O S S I N G S B D A B
 A H L S L E E P E R O Q C A I O S J
 L S T N L C F M Z I K E R O W F K U
 S E T R U A T S T R N C L A U M I N
 E X E A E V N A I E A Z A E I E P C
 L P N A E B T G R R R S H R S L A T
 T R G F Y S H Y I T E K C I T U S I
 S E I M R L W D T S L M V Q N W S O
 I S N R O T C U D N O C I F E D E N
 H S E S L E N N U T C T E Q M E N S
 W W E X I T R Q A M O U W X T E G Y
 R I R D G D Z F G V M O I B R P E W
 A T E Y H S I E S T O D N X A S R I
 J C G H T J G N Q Z T Y G H P H S N
 N H S N S R A C G N I N I D M G B D
 R E D E P O T D T S V U L P O I A T
 J S L U G G A G E Y E O D M C H A O

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- | | | | |
|--------------|------------|------------|----------|
| Bar Car | Dining Car | Luggage | Sleeper |
| Berth | Engineer | Passengers | Stations |
| Bridges | Express | Rails | Switches |
| Compartments | High Speed | Scenery | Ticket |
| Conductor | Junctions | Seats | Track |
| Crossings | Lights | Sidings | Tunnels |
| Depot | Locomotive | Signals | Viewing |

Tracking

Trivia!

compiled by Gary Calligas

Test your trivia knowledge.

The answers can be found on page 45.

- 1 What poker hand did "Wild Bill" Hickok have when he was shot in a Deadwood saloon?
- 2 What was Procter and Gamble's first major product?
- 3 Lasers have numerous applications in the world today, but the name is actually an acronym for _____?
- 4 What was "The Day the Music Died"?
- 5 What is the name of the deadly disease that struck in Philadelphia in July 1976 and was named for the convention where it struck?



- 6 The picture above is from the LSU Shreveport Archives & Special Collections of Noel Memorial Library. The picture was taken in 1947 and depicts a dance performed at a special celebration that is held on a particular day each year. What are the children celebrating and what is the dance?

I am told once I choose hospice I cannot return to the hospital. If I choose hospice care, am I able to return to the hospital?

YES, once you select hospice care, your care and options are actually expanded, not limited. The hospice team is there to help you manage your healthcare decisions. Call Regional Hospice at 318-524-1046 any day of the week to arrange an informational visit.



Toni Camp
Regional Hospice Care Group
8660 Fern Avenue, St. 145
Shreveport, LA 71105
(318) 524-1046
See our ad on page 46.

My father is taking many prescription medications and is about to be admitted to a nursing home for rehab care from hip surgery. How will he get prescriptions refilled and will Medicare cover them?

The hospital's discharging physician will write orders for medications. Generally, the nursing home's primary pharmacy will dispense the meds and they will be delivered to the center the same day. As to cost, if your father admits under Medicare Part A, the medications are paid for by the nursing center. If he admits as private pay, either your father or his prescription drug plan will be billed for the costs. If he is eligible for Medicaid and has been awarded benefits, the pharmacy will bill Medicaid for reimbursement.



Vicki Ott
Highland Place
1736 Irving Place
Shreveport, LA 71101
(318) 221-1983
See our ad on page. 11

My father has glaucoma and is blind in one eye. When should I be checked, even though I see fine?

A family history of glaucoma is a very strong risk factor for the disease. Other risk factors include advancing age, African-American race, and nearsightedness. If you have a first or second degree relative with glaucoma, you should be evaluated as soon as possible. Glaucoma is a painless progressive disease which, left untreated, causes irreversible blindness. If you have a family member with glaucoma or have other risk factors, schedule a screening at 212-3937.



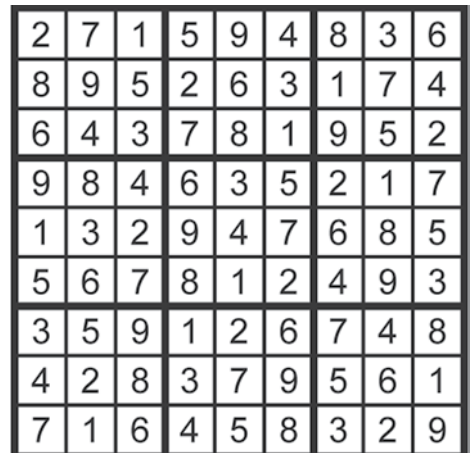
Chris Shelby, MD
WK Eye Institute
7607 Youree Dr.
Shreveport, LA 71105
318-212-3937;
See our ad on page 13.

My shoulder hurts. Should I play through the pain?

Over 12 million people visit a doctor's office for a shoulder problem annually. Athletes are particularly prone to shoulder injuries due to repetitive, cumulative stress/injuries. Injuries occur during sports, as well as every day home and work activities. Most shoulder problems involve muscles, tendons, and/or ligaments and can be treated effectively with exercises, medications, physical therapy, etc. Steady pain, limitation of motion, difficulties with work activities of daily living or difficulty with sleep should alert you to seek an orthopedic surgeon for help in diagnosing and treating your shoulder pain.



John J. Ferrell, M.D.
Mid South Orthopaedics
7925 Youree Drive;
Suite 210
Shreveport, LA 71105
(318) 424-3400



Tracking Trivia!

ANSWERS

Quiz on page 43.

1 In 1876, Hickok was shot in the back of the head by gambler Jack McCall. The hand of cards which he supposedly held at the time of his death, 2 pair (the aces of spades and clubs, and the eights of spades and clubs), has become known as the dead man's hand.

2 Ivory Soap was invented in 1879 by Gamble's son, James, and named by Procter's son, Harley, from a Bible verse in Psalms 45:8, which refers to "ivory palaces". The slogan for Ivory Soap, "It Floats", was added in 1891.

3 The term "laser" originated as an acronym for "light amplification by stimulated emission of radiation". The first laser was built in 1960 by Theodore H. Maiman at Hughes Research Laboratories.

4 Rock and roll musicians Buddy Holly, Ritchie Valens, and J. P. "The Big Bopper" Richardson were killed in a plane crash near Clear Lake, Iowa on February 3, 1950. It became known as "The Day the Music Died", after singer-songwriter Don McLean so referred to it in his 1971 song "American Pie".

5 Legionnaires' disease acquired its name in July 1976, when an outbreak of pneumonia occurred among people attending a convention of the American Legion at the Bellevue-Stratford Hotel in Philadelphia. Of the more than 2000 people (primarily men) who attended, 182 contracted the disease and 29 of them died. On January 18, 1977, the causative agent was identified as a previously unknown strain of bacteria, subsequently named *Legionella pneumophila*.

6 The photo was taken at May Day festivities at Werner Park Elementary in 1947. In the Maypole dance, dancers move in a circle, each holding a colored ribbon attached to a tall pole. As they move around the pole, the dancers intertwine their ribbons in a web around the pole or to plait it to the pole, itself. To unravel the ribbons, the dancers retrace their steps.



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Bette Turner, Lucinda Bledsoe, and Nancy Brady



Marilyn and Vernon Varnell, Troy Bousard, and Sue Johnson

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A photograph of a man with a beard and mustache, wearing a black vest over a yellow and black striped shirt. He is smiling and pointing upwards with his right hand. A cartoon bee is flying above him. The background is a yellow and black hexagonal pattern.

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Joe offers over 32 years of experience in elder law, and Lee over 22 years.

Both have appeared on The Best of Times Radio Hour, and Lee is the author of an award-winning monthly column for The Best of Times magazine. Each gives frequent lectures to the public on elder law related issues, and Joe has presented at seminars for attorneys at LSU Law School and the Louisiana State Bar Association.